IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: Samuel E. Miller, : Bankruptcy No.: 19-21086-JAD

:

Debtor. : Chapter 13

Samuel E. Miller,

: Document No.:

Movant, :

Related to Documents No.:

Ronda J. Winnecour, Ch 13 Trustee

v.

:

Respondents.

NOTICE OF PROPOSED MODIFICATION TO PLAN DATED MARCH 19, 2019

- 1. Pursuant to 11 U.S.C. § 1329, the Debtor(s) has filed an Amended Chapter 13 Plan dated June 21, 2023, which is annexed hereto at Exhibit "A" (the "Amended Chapter 13 Plan"). A summary of the modification is set forth below in paragraphs 4 through 6 of this Notice.
- 2. All Objections to the Amended Chapter 13 Plan must be filed and served by no later than 21 days after the date of this Notice upon the Debtor(s), Chapter 13 Trustee and any creditor whose claim allowance or treatment is the subject of the Objection. Untimely Objections will not be considered. Any creditor who files a timely Objection to the Amended Chapter 13 Plan must appear at the scheduled Initial Confirmation Hearing on the Amended Chapter 13 Plan.
- 3. A virtual (via Zoom) Initial Confirmation Hearing on the Amended Chapter 13 Plan will be held on July 27, 2023, at 10:00 a.m., before the Chapter 13 Trustee. The table and meeting I.D., to participate by Zoom (and telephone number and meeting I.D. to participate by telephone if you lack the ability to participate by Zoom), can be found at http://www.ch13pitt.com/calendar/ several days before the meeting. Parties are expected to familiarize themselves with the Trustee's website at http://www.ch13pitt.com/ and to comply with the procedures set forth at that site for conference participation.
- 4. Pursuant to the Amended Chapter 13 Plan, the Debtor(s) seeks to modify the Plan in the following particulars:

Plan is being amended to cure plan arrears.

5. The proposed modification to the Plan will impact the treatment of the claims of the following creditors, and in the following particulars:

Debtor plans to surrender the 2008 Dodge Nitro, the loan for which is held by Credit Acceptance.

6. Debtor(s) submits that the reason(s) for the modification is (are) as follows:

Plan is being amended to cure plan arrears.

7. The Debtor(s) submits that the requested modification is being proposed in good faith, and not for any means prohibited by applicable law. The Debtor(s) further submits that the proposed modification complies with 11 U.S.C. §§ 1322(a), 1322(b), 1325(a) and 1329 and, except as set forth above, there are no other modifications sought by way of the Amended Chapter 13 Plan.

WHEREFORE, the Debtor(s) respectfully requests that the Court enter an Order confirming the Amended Chapter 13 Plan, and for such other relief the Court deems equitable and just.

RESPECTFULLY SUBMITTED, this 21st day of June 2023.

/s/ Brian C. Thompson

Brian C. Thompson, Esquire
PA I.D. 91197
Thompson Law Group, P.C.
125 Warrendale Bayne Rd, Suite 200
Warrendale, PA 15086
(724) 799-8404 Telephone
(724) 799-8409 Facsimile
bthompson@thompsonattorney.com
Attorney for the Debtor

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Fill in this info	ormation to identify	your case:			
Debtor 1	Samuel First Name	E. Middle Name	Miller Last Name		Check if this is an amended plan, and list below the
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		sections of the plan that have been changed. 2.1, 3.1, 3.5, 4.3
United States Ba	ankruptcy Court for the V	Vestern District of P	ennsylvania		
Case number (if known)	19-21086-JAD				
To Debtors:	indicate that the	option is appro	opriate in your circun	nstances. Plans that	e presence of an option on the form does not do not comply with local rules and judic wise ordered by the court.
	In the following no	tice to creditors, y	you must check each bo	ox that applies.	·
To Creditors:	YOUR RIGHTS M.	AY BE AFFECTE	ED BY THIS PLAN. YO	OUR CLAIM MAY BE F	REDUCED, MODIFIED, OR ELIMINATED.
	You should read the attorney, you may			r attorney if you have c	ne in this bankruptcy case. If you do not have
	ATTORNEY MUS THE CONFIRMAT PLAN WITHOUT	T FILE AN OBJ TION HEARING, FURTHER NOTION	ECTION TO CONFIRM UNLESS OTHERWIS CE IF NO OBJECTION	MATION AT LEAST SI SE ORDERED BY THI N TO CONFIRMATION	PROVISION OF THIS PLAN, YOU OR YO EVEN (7) DAYS BEFORE THE DATE SET F E COURT. THE COURT MAY CONFIRM TH IS FILED. SEE BANKRUPTCY RULE 3015. R TO BE PAID UNDER ANY PLAN.
	includes each of	the following it		d" box is unchecked	one box on each line to state whether the pl or both boxes are checked on each line, t

an

1.1	A limit on the amount of any claim or arrearages set out in Part 3, which may result in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate such limit)		Not Included
l .	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4 (a separate action will be required to effectuate such limit)	☐ Included	Not Included
1.3	Nonstandard provisions, set out in Part 9	Included	Not Included

Part 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make regular payments to the trustee:

Total amount of	of \$_1,185.00 per n	nonth for a total plan term of 60	_ months shall be paid to the trustee	from future earnings as follows:
Payments	By Income Attachment	Directly by Debtor	By Automated Bank Transfer	
D#1	\$1,185.00	\$0.00	\$0.00	
D#2	\$0.00	\$0.00	\$0.00	
(Income attach	nments must be used by de	ebtors having attachable income)	(SSA direct deposit recipients on	ly)

Debtor(Casen 19 = 211,0286-JAD Doc 150 Filed 06/21/23 Entered 06/21/23 Line 37:1319-2 Desca Main Page 4 of 10 Document 2.2 Additional payments: shall be fully paid by the Trustee to the Clerk of the Bankruptcy Court from the first Unpaid Filing Fees. The balance of \$ available funds. Check one. None. If "None" is checked, the rest of Section 2.2 need not be completed or reproduced. The debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment. The total amount to be paid into the plan (plan base) shall be computed by the trustee based on the total amount of plan payments 2.3 plus any additional sources of plan funding described above. Part 3: **Treatment of Secured Claims** 3.1 Maintenance of payments and cure of default, if any, on Long-Term Continuing Debts. Check one. None. If "None" is checked, the rest of Section 3.1 need not be completed or reproduced. The debtor(s) will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed by the trustee. Any existing arrearage on a listed claim will be paid in full through disbursements by the trustee, without interest. If relief from the automatic stay is ordered as to any item of collateral listed in this paragraph, then, unless otherwise ordered by the court, all payments under this paragraph as to that collateral will cease, and all secured claims based on that collateral will no longer be treated by the plan. If monthly payment changes exist, state the amounts and effective dates of the changes. Name of creditor and redacted account Collateral Current Amount of **Effective** installment date arrearage (if number (MM/YYYY) payment anv) (including escrow) The Bank of New York Mellon 1110 Woodward Avenue (Per Order Approving Final Loan \$575.18 \$0.00 McKees Rocks, PA 15136 Modification at Doc. No. 138) Insert additional claims as needed. 3.2 Request for valuation of security, payment of fully secured claims, and/or modification of undersecured claims. Check one. None. If "None" is checked, the rest of Section 3.2 need not be completed or reproduced. Fully paid at contract terms with no modification Name of creditor and redacted account Collateral Amount of Interest rate Monthly secured claim payment to number creditor \$0.00 0% \$0.00 Fully paid at modified terms

\$0.00 0% \$0.00

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

Amount of

secured claim

Interest rate

Monthly

creditor

payment to

Name of creditor and redacted account

number

The debtor(s) will request, by filing a separate motion pursuant to Rule 3012, that the court determine the value of the secured claims listed below.

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For each secured claim listed below, the debtor(s) state that the value of the secured claims should be as set out in the column headed Amount of secured claim. For each listed claim, the value of the secured claim will be paid in full with interest at the rate stated below.

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 (provided that an appropriate order of court is obtained through a motion pursuant to Rule 3012).

Name of creditor and redacted account number	Estimated amount of creditor's total claim (See Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured clain	Interest rate	Monthly payment to creditor
	\$0.00		\$0.00	\$0.00	\$0.00	0%	\$0.00

	Delow)		O.L.IIII						
		\$0.00	\$0.00	\$0.00	\$0.00	0%	\$0.00		
	Insert additional claims as needed.								
3.3	Secured claims excluded from 11	U.S.C. § 506.							
	Check one.	-							
	None. If "None" is checked, the	rest of Section 3.3 need not b	e completed or r	eproduced.					
	The claims listed below were eith	her:							
	(1) Incurred within 910 days before t use of the debtor(s), or	the petition date and secured b	oy a purchase m	oney security interes	st in a motor ve	hicle acquired fo	or personal		
	(2) Incurred within one (1) year of th	e petition date and secured by	a purchase mor	ney security interest	in any other th	ing of value.			
	These claims will be paid in full unde	r the plan with interest at the r	ate stated below	. These payments w	rill be disburse	d by the trustee.			
	Name of creditor and redacted account number	Collateral	A	Amount of claim	Interest rate	Monthly payn	nent		
					Tate	to creditor			
3.4	Insert additional claims as needed. Lien Avoidance.					_			
	Check one.								
	None. If "None" is checked, the rest of Section 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.								
	The judicial liens or nonpossess debtor(s) would have been entit the avoidance of a judicial lien or any judicial lien or security intere of the judicial lien or security int Bankruptcy Rule 4003(d). If more	led under 11 U.S.C. § 522(b). r security interest securing a cast that is avoided will be treat erest that is not avoided will be	The debtor(s) value laim listed below ed as an unsecute paid in full as	will request, by filin , v to the extent that it ured claim in Part 5 a secured claim un	g a separate in impairs such to the extent a der the plan.	motion, that the exemptions. The llowed. The amo	court order e amount of ount, if any,		
	Name of creditor and redacted account number	Collateral		Modified principal balance*	Interest rate	Monthly pay or pro rata	yment		
				\$0.00	0%	\$0.	00		
	Insert additional claims as needed.								
	*If the lien will be wholly avoided, ins	ert \$0 for Modified principal ba	lance.						
3.5	Surrender of Collateral.								
	Check one.								
	None. If "None" is checked, the rest of Section 3.5 need not be completed or reproduced.								
	The debtor(s) elect to surrender final confirmation of this plan the 1301 be terminated in all respec	e stay under 11 U.S.C. § 362((a) be terminated	d as to the collateral	only and that	the stay under	11 U.S.Ċ. §		

Name of creditor and redacted account number Collateral

Name of creditor and redacted account number	Total amount of claim	Interest rate (0% if blank)	Statute providing priority status
	\$0.00	0%	

Insert additional claims as needed.

4.5 Priority Domestic Support Obligations not assigned or owed to a governmental unit.

Check one.

None. If "None" is checked, the rest of Section 4.5 need not be completed or reproduced.

If the debtor(s) is/are currently paying Domestic Support Obligations through existing state court order(s) and leaves this section blank, the debtor (s) expressly agrees to continue paying and remain current on all Domestic Support Obligations through existing state court orders.

Check here if this payment is for prepetition arrearages only.

Filed 06/21/23 Entered 06/21/23 Land 37:1319-2 Desca Main Debtor(Casem19 = 21,1086-JAD Doc 150 Page 7 of 10 Document Name of creditor (specify the actual payee, e.g. PA Description Claim Monthly payment SCDU) or pro rata \$0.00 \$0.00 Insert additional claims as needed. 4.6 Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Check one. **None.** If "None" is checked, the rest of Section 4.6 need not be completed or reproduced. The allowed priority claims listed below are based on a Domestic Support Obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This provision requires that payments in Section 2.1 be for a term of 60 months. See 11 U.S.C. § 1322(a)(4). Name of creditor Amount of claim to be paid \$0.00 Insert additional claims as needed. 4.7 Priority unsecured tax claims paid in full. Check one. None. If "None" is checked, the rest of Section 4.7 need not be completed or reproduced. Name of taxing authority Total amount of claim Type of tax Interest Tax periods rate (0% if blank \$0.00 0% Insert additional claims as needed. 4.8 Postpetition utility monthly payments. The provisions of this Section 4.8 are available only if the utility provider has agreed to this treatment. The charges for post petition utility service are allowed as an administrative claim. These payments comprise a single monthly combined payment for postpetition utility services, any postpetition delinquencies, and unpaid security deposits. The claim payment will not change for the life of the plan unless amended. Should the utility obtain an order authorizing a payment change, the debtor(s) will be required to file an amended plan. These payments may not resolve all of the postpetition claims of the utility. Any unpaid post petition utility claims will survive discharge and the utility may require additional funds from the debtor(s) after discharge.

Name of creditor and redacted account number	Monthly payment	Postpetition account number
	\$0.00	

Insert additional claims as needed.

Part 5:

Treatment of Nonpriority Unsecured Claims

5.1 Nonpriority unsecured claims not separately classified.

Page 8 of 10 Document Debtor(s) **ESTIMATE(S)** that a total of \$0.00 will be available for distribution to nonpriority unsecured creditors. Debtor(s) ACKNOWLEDGE(S) that a MINIMUM of \$0.00 shall be paid to nonpriority unsecured creditors to comply with the liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4). The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is 0 _%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class. 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one. None. If "None" is checked, the rest of Section 5.2 need not be completed or reproduced. The debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. These payments will be disbursed by the trustee. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. Name of creditor and redacted account number Current installment Amount of arrearage **Estimated total Payment** to be paid on the claim payment payments beginning by trustee date (MM/ YYYY) \$0.00 \$0.00 \$0.00 Insert additional claims as needed. 5.3 Other separately classified nonpriority unsecured claims. Check one. None. If "None" is checked, the rest of Section 5.3 need not be completed or reproduced. The allowed nonpriority unsecured claims listed below are separately classified and will be treated as follows: Name of creditor and redacted account Basis for separate classification and Amount of arrearage Interest **Estimated total** number treatment to be paid payments by trustee \$0.00 0% \$0.00 Insert additional claims as needed. Part 6: **Executory Contracts and Unexpired Leases** 6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one. None. If "None" is checked, the rest of Section 6.1 need not be completed or reproduced. Assumed items. Current installment payments will be disbursed by the trustee. Arrearage payments will be disbursed by the trustee. Name of creditor and Description of leased property or Current Amount of **Estimated total Payment** redacted account number installment executory contract arrearage to be payments by beginning payment paid trustee date (MM/ YYYY) \$0.00 \$0.00 \$0.00 Insert additional claims as needed.

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Part 7:

Vesting of Property of the Estate

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7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

Level Eight: Untimely filed nonpriority unsecured claims for which an objection has not been filed.

- 8.6 As a condition to the debtor(s)' eligibility to receive a discharge upon successful completion of the plan, debtor(s)' attorney or debtor(s) (if pro se) shall file Local Bankruptcy Form 24 (Debtor's Certification of Discharge Eligibility) with the court within forty-five (45) days after making the final plan payment.
- 8.7 The provisions for payment to secured, priority, and specially classified unsecured creditors in this plan shall constitute claims in accordance with Bankruptcy Rule 3004. Proofs of claim by the trustee will not be required. In the absence of a contrary timely filed proof of claim, the amounts stated in the plan for each claim are controlling. The clerk shall be entitled to rely on the accuracy of the information contained in this plan with regard to each claim. Unless otherwise ordered by the court, if a secured, priority, or specially classified creditor timely files its own claim, then the creditor's claim shall govern, provided the debtor(s) and debtor(s)' attorney have been given notice and an opportunity to object. The trustee is authorized, without prior notice, to pay claims exceeding the amount provided in the plan by not more than \$250.
- 8.8 Any creditor whose secured claim is not modified by this plan and subsequent order of court shall retain its lien.
- 8.9 Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.
- 8.10 The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID. The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).

Part 9: Nonstandard Plan Provisions

- 9.1 Check "None" or List Nonstandard Plan Provisions.
 - **None.** If "None" is checked, the rest of part 9 need not be completed or reproduced.

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Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

The following plan provisions will be effective only if the applicable box in Part 1 is checked. Any provision set forth herein is subject to court approval after notice and a hearing upon the filing of an appropriate motion.

Part 10:	Signatures		
Part 10:	Signatures		

10.1 Signatures of Debtor(s) and Debtor(s)' Attorney.

By signing this plan the undersigned, as debtor(s)' attorney or the debtor(s) (if pro se), certify(ies) that I/we have reviewed any prior confirmed plan(s), order(s) confirming prior plan(s), proofs of claim filed with the court by creditors, and any orders of court affecting the amount(s) or treatment of any creditor claims, and except as modified herein, this proposed plan conforms to and is consistent with all such prior plans, orders, and claims. False certifications shall subject the signatories to sanctions under Bankruptcy Rule 9011.

If the debtor(s) do not have an attorney, the debtor(s) must sign below; otherwise the debtor(s)' signatures are optional. The attorney for the debtor (s), if any, must sign below.

By filing this document, debtor(s)' attorney or debtor(s) (if pro se), also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in the standard chapter 13 plan form adopted for use by the United States Bankruptcy Court for the Western District of Pennsylvania, other than any nonstandard provisions included in Part 9. It is further acknowledged that any deviation from the standard plan form shall not become operative unless it is specifically identified as a "nonstandard" term and is approved by the court in a separate order.

X /s/Samuel E. Miller	X			
Signature of Debtor 1	Signature of Debtor 2			
Executed on Jun 21, 2023	Executed on			
MM/DD/YYYY	MM/DD/YYYY			
X/s/ Brian C. Thompson	Date Jun 21, 2023			
Signature of debtor(s)' attorney	MM/DD/YYYY			

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